

Mr. Jack P. Palmer
1509 Alta Vista Drive
Alvin, TX 77511-3101

Re: Individual Ability to Pay Claim of Past and Future Costs at the Gulfco Marine Maintenance Superfund Site in Freeport, Texas

Dear Mr. Palmer:

The United States Environmental Protection Agency (EPA) received your response to the information request, as well as your Individual Ability to Pay Claim on August 16, 2004. We appreciate you and your wife taking the time to complete the forms.

In order for us to determine your ability to pay, the EPA does need copies of your past five income tax returns. The burden of proving a claim of inability to pay is placed on you. We understand you do not have copies of your tax returns. If someone else prepared your taxes for you, it is possible the individual or company may have a copy of your past tax documents. You may also want to consider requesting copies of your tax returns directly from the Internal Revenue Services (IRS) by completing Form 4506-T and sending it to the IRS. I have enclosed this form. If you have questions about obtaining past tax returns, please contact your local IRS office.

Other financial documents may be used to substantiate your claim of inability to pay. Some examples of these documents are financial statements, financing statements, copies of applications for a mortgage or other loans, or copies of your bank statements.

If you have questions regarding your Ability to Pay Claim, please contact me at 214.665.8008.

Sincerely,

Courtney Kudla
GulfCo Marine Maintenance Site
Enforcement Officer

Ckudla/L: Gulfco/Gulfco_palmerability

Nann
RC-S

BN
11/8/04

Miller
SF-AP

[Signature]
11/8/04

Parr

SF-AC

[Signature]
11/18/2004



872148